

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Sandra Skivington

Case No.: 5-18-00146MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Fay Servicing
Court Claim Number:	2
Last Four of Loan Number:	0003
Property Address if applicable:	15 Matthewson Terrace

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$50,209.50
b.	Prepetition arrearages paid by the trustee:	\$50,209.50
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$50,209.50

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 28, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Sandra Skivington

Case No.: 5-18-00146MJC
Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on March 28, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Eugene J. Doud, Esquire
1418 Main St, Suite 102
Peckville PA 18452

Served by First Class Mail

Fay Servicing, LLC
Bankruptcy Dept
PO Box 814609
Dallas TX 75381-4609

Sandra Skivington
15 Matthewson Terrace
Factoryville PA 18419

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 28, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-00146 SANDRA SKIVINGTON

FAY SERVICING, LLC
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 0003/PRE ARRERS/15 MATHE

PER PLAN

Sequence: 24

Modify:

Filed Date: 3/22/2018 12:00:00AM

Hold Code:

Amt Sched:	\$139,362.00	Debt:	\$50,209.50	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$50,209.50	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FAY SERVICING, LLC							
520-0	FAY SERVICING, LLC		03/15/2023	2022773	\$179.60	\$0.00	\$179.60	
520-0	FAY SERVICING, LLC		02/15/2023	2021757	\$894.66	\$0.00	\$894.66	02/27/2023
520-0	FAY SERVICING, LLC		01/18/2023	2020760	\$894.66	\$0.00	\$894.66	01/26/2023
520-0	FAY SERVICING, LLC		12/13/2022	2019774	\$894.66	\$0.00	\$894.66	12/30/2022
520-0	FAY SERVICING, LLC		11/16/2022	2018814	\$894.66	\$0.00	\$894.66	12/16/2022
520-0	FAY SERVICING, LLC		10/18/2022	2017757	\$894.66	\$0.00	\$894.66	10/28/2022
520-0	FAY SERVICING, LLC		09/13/2022	2016730	\$943.72	\$0.00	\$943.72	09/23/2022
520-0	FAY SERVICING, LLC		08/17/2022	2015668	\$943.72	\$0.00	\$943.72	08/23/2022
520-0	FAY SERVICING, LLC		07/13/2022	2014627	\$943.72	\$0.00	\$943.72	07/26/2022
520-0	FAY SERVICING, LLC		06/14/2022	2013659	\$878.31	\$0.00	\$878.31	07/01/2022
520-0	FAY SERVICING, LLC		05/17/2022	2012601	\$878.31	\$0.00	\$878.31	05/27/2022
520-0	FAY SERVICING, LLC		04/12/2022	2011545	\$878.31	\$0.00	\$878.31	04/29/2022
520-0	FAY SERVICING, LLC		03/16/2022	2010526	\$878.31	\$0.00	\$878.31	03/31/2022
520-0	FAY SERVICING, LLC		02/16/2022	2009556	\$878.31	\$0.00	\$878.31	03/01/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FAY SERVICING, LLC		01/19/2022	2008554	\$878.31	\$0.00	\$878.31	02/01/2022
520-0	FAY SERVICING, LLC		12/15/2021	2007541	\$878.31	\$0.00	\$878.31	01/03/2022
520-0	FAY SERVICING, LLC		11/16/2021	2006517	\$878.31	\$0.00	\$878.31	12/01/2021
520-0	FAY SERVICING, LLC		10/14/2021	2005472	\$878.31	\$0.00	\$878.31	11/02/2021
520-0	FAY SERVICING, LLC		09/14/2021	2004455	\$904.28	\$0.00	\$904.28	09/24/2021
520-0	FAY SERVICING, LLC		08/18/2021	2003415	\$904.28	\$0.00	\$904.28	09/01/2021
520-0	FAY SERVICING, LLC		07/14/2021	2002378	\$904.28	\$0.00	\$904.28	08/03/2021
520-0	FAY SERVICING, LLC		06/16/2021	2001403	\$904.28	\$0.00	\$904.28	06/29/2021
520-0	FAY SERVICING, LLC		05/18/2021	2000383	\$904.28	\$0.00	\$904.28	05/28/2021
520-0	CALIBER HOME LOANS, INC		04/15/2021	1228821	\$875.42	\$0.00	\$875.42	04/21/2021
520-0	CALIBER HOME LOANS, INC		03/17/2021	1227792	\$875.42	\$0.00	\$875.42	03/23/2021
520-0	CALIBER HOME LOANS, INC		02/17/2021	1226778	\$875.42	\$0.00	\$875.42	02/25/2021
520-0	CALIBER HOME LOANS, INC		01/19/2021	1225771	\$875.42	\$0.00	\$875.42	01/26/2021
520-0	CALIBER HOME LOANS, INC		12/10/2020	1223967	\$1,750.84	\$0.00	\$1,750.84	12/17/2020
520-0	CALIBER HOME LOANS, INC		10/15/2020	1222234	\$875.42	\$0.00	\$875.42	10/22/2020
520-0	CALIBER HOME LOANS, INC		09/17/2020	1221183	\$865.80	\$0.00	\$865.80	09/23/2020
520-0	CALIBER HOME LOANS, INC		08/12/2020	1220145	\$865.80	\$0.00	\$865.80	08/19/2020
520-0	CALIBER HOME LOANS, INC		07/07/2020	1219071	\$1,731.60	\$0.00	\$1,731.60	07/15/2020
520-0	CALIBER HOME LOANS, INC		05/06/2020	1217142	\$865.80	\$0.00	\$865.80	05/19/2020
520-0	CALIBER HOME LOANS, INC		04/14/2020	1215951	\$865.80	\$0.00	\$865.80	04/22/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	CALIBER HOME LOANS, INC		03/12/2020	1214640	\$897.55	\$0.00	\$897.55	03/20/2020
520-0	CALIBER HOME LOANS, INC		02/13/2020	1213325	\$897.55	\$0.00	\$897.55	02/20/2020
520-0	CALIBER HOME LOANS, INC		01/16/2020	1211968	\$897.55	\$0.00	\$897.55	01/23/2020
520-0	CALIBER HOME LOANS, INC		12/12/2019	1210568	\$897.55	\$0.00	\$897.55	12/27/2019
520-0	CALIBER HOME LOANS, INC		11/07/2019	1209283	\$897.55	\$0.00	\$897.55	12/03/2019
520-0	CALIBER HOME LOANS, INC		10/10/2019	1208307	\$897.55	\$0.00	\$897.55	10/25/2019
520-0	CALIBER HOME LOANS, INC		09/26/2019	1206872	\$937.95	\$0.00	\$937.95	10/01/2019
520-0	CALIBER HOME LOANS, INC		08/07/2019	1205497	\$895.62	\$0.00	\$895.62	09/03/2019
520-0	CALIBER HOME LOANS, INC		07/11/2019	1204088	\$895.62	\$0.00	\$895.62	07/25/2019
520-0	CALIBER HOME LOANS, INC		06/06/2019	1202739	\$895.62	\$0.00	\$895.62	06/21/2019
520-0	CALIBER HOME LOANS, INC		05/09/2019	1201428	\$895.62	\$0.00	\$895.62	05/17/2019
520-0	CALIBER HOME LOANS, INC		04/11/2019	1200066	\$1,791.24	\$0.00	\$1,791.24	04/19/2019
520-0	CALIBER HOME LOANS, INC		02/07/2019	1197626	\$895.62	\$0.00	\$895.62	02/19/2019
520-0	CALIBER HOME LOANS, INC		01/10/2019	1196369	\$895.62	\$0.00	\$895.62	01/18/2019
520-0	CALIBER HOME LOANS, INC		12/13/2018	1194918	\$895.62	\$0.00	\$895.62	12/21/2018
520-0	CALIBER HOME LOANS, INC		11/08/2018	1193561	\$895.62	\$0.00	\$895.62	11/26/2018
520-0	CALIBER HOME LOANS, INC		10/10/2018	1192180	\$899.47	\$0.00	\$899.47	10/23/2018
520-0	CALIBER HOME LOANS, INC		09/06/2018	1190881	\$899.47	\$0.00	\$899.47	09/20/2018
520-0	CALIBER HOME LOANS, INC		08/09/2018	1189558	\$899.47	\$0.00	\$899.47	08/20/2018
520-0	CALIBER HOME LOANS, INC		07/12/2018	1188121	\$899.73	\$0.00	\$899.73	07/23/2018
Payment for 5/2018								

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
520-0	CALIBER HOME LOANS, INC		06/07/2018	1186860	\$98.92	\$0.00	\$98.92	06/13/2018
Payment for 4/2018								
Sub-totals: \$50,209.50						\$0.00	\$50,209.50	
Grand Total: \$50,209.50						\$0.00		